

Transforming Healthcare: Six Years of Ayushman Bharat PM-JAY

Enhancing Healthcare Access for 12 Crore Families with ₹5 Lakh Coverage

Introduction

Launched on September 23, 2018, by the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) has been a cornerstone of India's commitment to achieving Universal Health Coverage (UHC). As a key component of the Ayushman Bharat initiative, which emerged from the National Health Policy 2017, PM-JAY has transformed the healthcare landscape by providing health coverage to the country's most vulnerable. With an ambitious goal of covering over 12 crore families, or nearly 55 crore individuals, PM-JAY has become the largest health assurance scheme in the world, offering comprehensive secondary and tertiary care hospitalisation benefits of up to ₹5 lakh per family annually.

Over the past six years, PM-JAY has sought to address the deep-rooted health inequities in India, prioritising the poorest 40% of the population based on the Socio-Economic Caste Census 2011. This initiative marked a paradigm shift from segmented healthcare services to an integrated, need-based approach, aligning with the nation's commitment to the Sustainable Development Goals (SDGs) and ensuring that "no one is left behind."

Key Features of PM-JAY

- **World's Largest Health Assurance Scheme:** PM-JAY stands as the largest health insurance/assurance initiative globally, fully financed by

the Government of India, offering broad healthcare access to the vulnerable

- Health Coverage of ₹5 Lakh: Each entitled family receives an annual health cover of ₹5 lakhs for secondary and tertiary care hospitalisation across public and private empanelled hospitals in India.
- Coverage for Over 12 Crore Families: Around 55 crore beneficiaries from 12 crore poor and vulnerable families are eligible for the scheme's benefits, ensuring protection for the most underserved.
- Cashless Access to Healthcare: Beneficiaries enjoy cashless healthcare services at the point of care, eliminating the need for out-of-pocket payments during treatment.
- Mitigating Catastrophic Health Expenditure: By covering significant medical costs, PM-JAY helps prevent over six crore Indians from falling into poverty yearly due to healthcare expenses.
- Pre- and Post-Hospitalization Coverage: The scheme covers up to 3 days of pre-hospitalization and 15 days of post-hospitalization expenses, including diagnostics and medications.
- No Family Size or Age Restrictions: PM-JAY imposes no restrictions on family size, age, or gender, ensuring inclusivity for all.
- Coverage from Day One: All pre-existing medical conditions are covered from the very first day of enrolment, ensuring timely treatment.
- Nationwide Portability: Beneficiaries can access cashless treatment at any empanelled public or private hospital across India, ensuring flexibility and ease of care.
- Comprehensive Service Package: AB PM-JAY offers comprehensive coverage across 1,949 medical procedures spanning 27 medical specialties, including General Medicine, Surgery, Oncology, and

Cardiology. Beneficiaries receive hospital services such as free drugs (including 15 days of post-discharge medication), diagnostics (up to 3 days before admission), food, and lodging at no cost.

- Equal Reimbursement for Public and Private Hospitals: Public hospitals receive reimbursements for healthcare services at par with private hospitals, ensuring equitable care delivery across all sectors.

Free Health Coverage for All Seniors 70+

In a landmark decision, the Union Cabinet approved an expansion of the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) on September 11, 2024, offering comprehensive health insurance to senior citizens aged 70 and above. This move will provide free health coverage of up to ₹5 lakh per family, regardless of income, benefiting around 6 crore senior citizens across 4.5 crore families.

Under this expansion, all senior citizens in this age group will receive a new distinct card under AB PM-JAY to access the scheme's benefits. For senior citizens aged 70 and above who already belong to families covered by AB PM-JAY, an additional top-up cover of ₹5 lakh per year will be provided exclusively for their use, separate from the rest of the family. Those who are not part of the existing scheme will receive ₹5 lakh of annual coverage on a family basis.

Moreover, senior citizens already covered under public health insurance schemes like the Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme (ECHS), or Ayushman CAPF will have the option to either continue with their existing scheme or opt for AB PM-JAY. Additionally, those under private health insurance policies or the

Employees' State Insurance scheme will also be eligible to avail of the benefits of AB PM-JAY.

Families Saving More, Stressing Less on Healthcare

The Ayushman Bharat program has led to a remarkable 21% reduction in out-of-pocket healthcare expenditures and an 8% decrease in the incidence of emergency loans taken for health-related expenses. This relief allows families to focus on their well-being without the burden of financial stress.

Life-Saving Treatments Now Affordable

Under PM-JAY, access to high-frequency, low-cost, life-saving procedures, such as dialysis, which typically costs ₹10,000-15,000 per session, has become significantly more affordable for low-income families. This initiative has alleviated financial burdens, ensuring that essential treatments are within reach.

District Hospitals Get Serious Cash Flow

District hospitals have experienced substantial financial gains, with an annual net benefit of \$26.1 million. Projections suggest potential growth could increase this figure to \$41.8 million, resulting in average net annual earnings of \$169,607 per hospital. This financial boost enhances the capacity of hospitals to serve their communities effectively.

Impact of Ayushman Bharat on Finances

Without AB PM-JAY, the total cost of treatment would have been 1.5 to 2 times higher, leading to savings of over ₹1.25 lakh crore in out-of-pocket expenses and facilitating 7.37 crore free hospital admissions. This impact underscores the scheme's role in transforming healthcare access and affordability.

Increase in Eye Care Procedures: Enhancing Vision for More Lives

The legacy of PM-JAY is also reflected in the significant increase in eye care procedures, enhancing vision for countless individuals and reaffirming the commitment to comprehensive health coverage for all. The transformative impact of PM-JAY continues to pave the way for a healthier, more equitable society.

Conclusion

The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) stands as a testament to India's commitment to equitable healthcare for all, particularly the most vulnerable populations. Over the past six years, this pioneering initiative has significantly transformed the healthcare landscape, providing essential coverage to millions and reducing financial burdens associated with medical expenses. The expansion of benefits to senior citizens and the comprehensive nature of the scheme underscores its commitment to inclusivity and accessibility. As PM-JAY continues to evolve, it not only addresses the immediate healthcare needs of families but also lays the groundwork for a healthier future, ensuring that no one is left behind. The legacy of PM-JAY is one of hope and resilience, as it strives to build a robust healthcare system that prioritizes the well-being of every citizen in India.

References: PIB Releases

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